



Order Filed on March 12, 2025  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with  
D.N.J.LBR 9004-1**

**STEWART LEGAL GROUP, P.L.**

*Formed in the State of Florida*

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*Attorney for NewRez LLC d/b/a Shellpoint*

*Mortgage Servicing as servicer for MEB Loan  
Trust II*

In re:

Richard S. Herro, Sr.

Yvonne Herro

Debtors.

Chapter: 13

Case No.: 24-22686-MBK

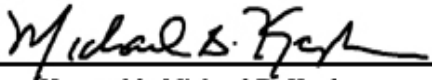
Hearing Date: March 12, 2025

Judge Michael B. Kaplan

**CONSENT ORDER RESOLVING  
OBJECTION TO CONFIRMATION OF PLAN**

The relief set forth on the following pages is hereby **ORDERED**.

**DATED: March 12, 2025**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Debtors: Richard S. Herro, Sr. & Yvonne Herro  
Case No.: 24-22686-MBK  
Caption of Order: **CONSENT ORDER RESOLVING OBJECTION TO  
CONFIRMATION OF PLAN**

**THIS MATTER** having been opened to the Court upon the Objection to Confirmation of Plan (“Objection”) filed by NewRez LLC d/b/a Shellpoint Mortgage Servicing as servicer for MEB Loan Trust II (“Creditor”), and whereas the Debtor and Creditor seek to resolve the Objection, it is hereby **ORDERED**:

1. Creditor holds the note and mortgage on the property located at 2348 Orchard Crest Blvd., Manasquan, New Jersey 08736.
2. The Debtor shall obtain a loan modification pursuant to the procedures set forth in the *Loss Mitigation Program and Procedures* (“LMP”) by April 21, 2025.
3. During the LMP process, the Debtor shall make adequate protection payments in the amount of \$2,469.77 directly to Creditor, in accordance with the Trial Period Plan dated December 2, 2024.
4. If the loan modification review results in a denial or disengagement, the Debtor shall have fifteen (15) days from the date of denial or disengagement to file a modified plan curing the arrearage due.
5. No provision of this Order is intended to prevent either party from filing *Application for Extension or Early Termination of the Loss Mitigation Period* in accordance with Section IX.B of the LMP.
6. This Order resolves the Creditor’s Objection to Confirmation of Plan.

**STIPULATED AND AGREED:**

/s/ Robert Cameron Legg

Robert Cameron Legg, Esq.

Oliver & Legg

2240 Highway 33, Suite 112

Neptune, NJ 07753

*Counsel for Debtor*

*Counsel to Debtor*

/s/ Gavin N. Stewart

Gavin N. Stewart, Esq.

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401 East Jackson Street, Suite 2340

Tampa, FL 33602

*Counsel for Creditor*

*Counsel to Creditor*

In re:  
Richard S. Herro, Sr.  
Yvonne Herro  
Debtors

Case No. 24-22686-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Mar 12, 2025

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 14, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Richard S. Herro, Sr., Yvonne Herro, 2348 Orchard Crest Blvd, Manasquan, NJ 08736-4001

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 14, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 12, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlson	on behalf of Loss Mitigation M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlson	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing bk@stewartlegalgroup.com
Robert Cameron Legg	on behalf of Joint Debtor Yvonne Herro courtdocs@oliverandlegg.com;legg.r.c.r59915@notify.bestcase.com
Robert Cameron Legg	

District/off: 0312-3

User: admin

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Date Rcvd: Mar 12, 2025

Form ID: pdf903

Total Noticed: 1

on behalf of Debtor Richard S. Herro Sr. court docs@oliverandlegg.com;legg.r.c.r59915@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7